

Dear,

With your payment card issued by Société Générale Montenegro, you receive free of charge the insurance in the event of accidents concluded with UNIQA non-life insurance AD Podgorica and insurance from the theft of your card and in this way you join a big UNIQA family with more than 6 million clients in 21 states of Europe.

The integral part of the coverage includes Terms and conditions for combined insurance of the card holders whose statements are enclosed in the envelope and they relate to your insurance coverage. Your insurance policy is paid by Société Générale Montenegro and it is valid as long as your card is active or until you turn 75 years of age.

UNIQA insures the card holder of Société Générale Montenegro AD everywhere in the world against:

- Permanent disability caused by accident (incident)
- Death due to the illness
- Death due to the incident (accident)
- Theft or loss of the card
- Card blockage
- Replacement of the documents and keys lost or stolen together with the card

For any additional information and in the event the insured case occurs, please contact UNIQA insurance by phone to +382 20 444 700 or by e-mail [podrska@uniqa.me](mailto:podrska@uniqa.me)

Maximum coverage for the stated risks is given in the table.

**Coverage table 1:**

Accident insurance	Insurance amount	Franchise
<p><b>Permanent disability caused by incident</b> The percentage of the agreed insured amount which matches the percentage of the partial disability specified after the treatment is disbursed for the disability. Disability degree is specified after the treatment is completed and when the condition is unchanged i.e. when it cannot be expected that the condition could improve or get worse according to the medical opinion. You can find the disability table with the detailed description of the coverage on the website <a href="http://www.uniqa.me">www.uniqa.me</a></p>	Maximum obligation of the Insurer up to 1.000 euro	0% minimum 0 euro
<p><b>Death due to the accident</b> Disbursement of the insured amount in the event of death due to the accident</p>	Obligation of the Insurer 500 euro	0% minimum 0 euro
<p><b>Death due to the illness</b> Disbursement of the insured amount in the event of death due to the illness</p>	Obligation of the Insurer 500 euro	0% minimum 0 euro

**Coverage table 2:**

Insurance from the loss or theft of the card	Insurance amount	Franchise
<p><b>Theft or loss of the card:</b> The costs arisen from the unauthorized use of the card are reimbursed including the interest if it incurs from the costs, except the costs which incurred 72 hours before the theft/loss was reported to the bank and earlier. It is mandatory to report the theft to MIA.</p>	Maximum obligation of the Insurer up to 500 euro	0% minimum 0 euro
<p><b>Card blockage:</b> Costs of blockage and replacement of the lost card.</p>	Maximum obligation of the Insurer up to 15 euro	0% minimum 0 euro
<p><b>Replacement of the lost or stolen documents and keys:</b> Costs of replacement of the documents and keys lost together with the card</p>	Maximum obligation of the Insurer up to 100 euro	0% minimum 0 euro

**SOCIETE GENERALE MONTENEGRO** is a modern and dynamic financial institution which provides a wide range of banking services to legal persons and individuals through its wide branch network in Montenegro. It received numerous national and international awards and it obtained the reputation of one of the leading banks with its professionalism and quality of services based on the standards of Société Générale Group. The goal of the bank is to implement the requests of the clients and business partners in the best possible way and to be the leader in new trends in Montenegrin banking industry.

**UNIQA insurance a.d.** has a 150 years old tradition and it is a synonym for quality, flexibility, union, fairness and trust. We assure you that we will continue to do our best in order to make you satisfied with our service.

Kind regards from SOCIETE GENERALE MONTENEGRO AD and UNIQA insurance a.d. Podgorica.

UNIQA osiguranje a.d.  
Svetlane Kane Radević 3/IV  
81000 Podgorica, Montenegro  
Telefon: +382 (0)20 444 700  
Fax: +382 (0)20 244 340  
GSM: +382 (0)67 201 449  
E-mail: [info@uniqa.me](mailto:info@uniqa.me)  
Internet: [www.uniqa.me](http://www.uniqa.me)

Societe Generale Banka Montenegro AD  
Bulevar Revolucije br. 17  
81000 Podgorica, Montenegro  
Tel: +382 (0)20 415 500  
E-mail: [info.segme@socgen.com](mailto:info.segme@socgen.com)  
Internet: [www.societegenerale.me](http://www.societegenerale.me)